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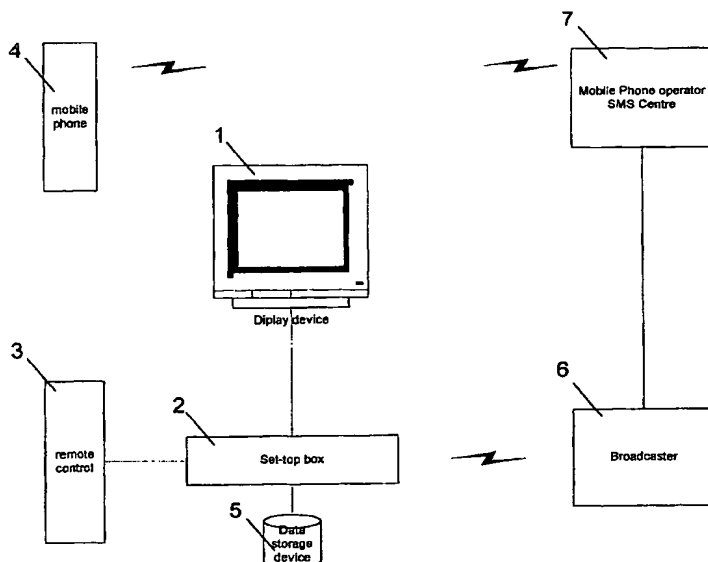
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(54) Title: PAYMENT SYSTEM



(57) Abstract: Home purchase of goods or services, including media services delivered via the home user's interactive digital tv or DAB radio (for example the availability of a pay film or participation in a game or competition) may involve use of the purchaser's credit card or the use of a telephone modem installed in the users tv or tv set top box and connected via land line to the public service telephone network, the modem then initiating a call to a premium rate telephone number in order to pay for items purchased. Some people do not have credit cards or may dislike using them for home purchase because of certain security related factors. Meanwhile, not all tv's and set top boxes have telephone modems installed or, if they are installed, they may not be connected. At present, it is rare for modems to be installed in DAB radios. In the payment system disclosed herein a digital broadcast transmitter (6) and local receiver (1,2,3 and 5) make available to the customer a coded text message denoting

said goods or services and identifying the said receiver. A mobile telephone (4) is then used to send the coded message to a text message receiving centre (7) where it is automatically decoded. The message may be sent via an Internet web site using a WAP telephone. The cost of the goods or services is then debited to the mobile telephone account. For preference, the combined cost of the goods or services and the cost of sending the text message to the message centre are debited to the mobile telephone account through use of a premium rate text message destination. The system is particularly suitable for delivering a service through the receiver, for example delivering participation in a game or competition.

WO 03/094123 A1



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A	EP 0 971 327 A (CITIBANK) 12 January 2000 (2000-01-12) abstract; claims; figures paragraph '0020! paragraph '0037! - paragraph '0038! ---	1-5, 7-10
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